

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

Internal Revenue Service
[IRS Service Center Address]
[City, State, Zip Code]

Re: Notice of Premature Distribution Penalty Waiver Request
Taxpayer Name: [Your Name]
SSN: [Your Social Security Number]
Tax Year: [Year]

To Whom It May Concern,

I am writing in response to the notice regarding a 10% additional tax penalty for a premature distribution taken from my Individual Retirement Account (IRA) during the [Year] tax year.

I am requesting a waiver of this penalty based on the following exception(s) as defined under IRS Section 72(t):

Reason for Exception:

[Insert reason: e.g., Unreimbursed medical expenses, Higher education expenses, First-time home purchase, Disability, or specific CARES Act/SECURE Act provisions].

Explanation:

[Provide a brief description of the circumstances that necessitated the distribution and how it qualifies for the exception].

Enclosed please find supporting documentation, including [list documents: e.g., medical bills, tuition statements, or purchase agreements], which verify the eligibility for this exception.

I have filed/am filing Form 5329 (Additional Taxes on Qualified Plans) along with this letter to reflect the appropriate exception code. I request that the 10% penalty be waived accordingly.

Thank you for your time and consideration of this matter. If you require additional information, please contact me at [Your Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List of attached documents]